

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

GARAGES

GARAGES SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW																				
	Territories																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
RATES PER PLATE																				
Coverage A-1	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	351	377	370	427	392	442	500	565	635	701
Coverage A-2	162	162	162	162	162	162	162	162	162	162	47	50	49	55	52	57	63	71	78	86
Coverage PDL	1450	1450	1450	1450	1450	1450	1450	1450	1450	1450	376	402	395	453	417	469	528	595	666	734
Coverage B	135	135	135	135	135	135	135	135	135	135	34	36	36	41	38	43	48	55	61	68

GARAGES MEDICAL PAYMENT TABLES						
Bodily Injury Liability Limits	Garage Automobile Medical Payments			Garage Automobile and Other Than Covered Autos		
	Limit per Person			Limit per Person		
	1,000	2,000	5,000	1,000	2,000	5,000
20/40	5.1%	5.9%	7.1%	7.2%	8.4%	10.0%
25/50	4.5%	5.2%	6.3%	6.4%	7.4%	8.8%
35/80	4.0%	4.6%	5.5%	5.6%	6.4%	7.7%
50/100	3.5%	4.1%	4.9%	5.0%	5.8%	6.9%
100/300	2.9%	3.3%	4.0%	4.1%	4.7%	5.6%
250/500	2.3%	2.6%	3.2%	3.2%	3.8%	4.5%
500/500	2.0%	2.3%	2.8%	2.8%	3.3%	3.9%
500/1000	2.0%	2.3%	2.8%	2.8%	3.3%	3.9%
1000/1000	1.8%	2.0%	2.4%	2.5%	2.9%	3.4%

ALL TERRITORIES		
Limits	U-1	U-2
	Uninsured	Underinsured
20/40	4	0
20/50	5	0
25/50	6	2
35/80	7	8
50/100	8	14
100/300	9	34
250/500	10	114
500/500	11	279

The foregoing tables are based on Table 4 increased limits factors. For other limits, the policy factor for medical payments shall be determined as follows:

Medical Payments Percentage for Basic Bodily Injury Limits / Table Percentage for Increased Limits

R-145
 C.A.R.
 4/1/2013

Commercial Automobile Rates
Garages Subject to the Massachusetts Compulsory Law

Garage Operations - Other Than Covered Autos

Liability Rates

		Combined Single Limit of Liability (in 000's) - Rate is per \$100 of Payroll						
		50	100	200	250	300	500	1000
All Territories		0.417	0.503	0.598	0.628	0.653	0.720	0.816
Minimum Premium per Location		28	34	40	42	44	48	55

These rates reflect an aggregate limit, applicable to other than auto losses, of three times the otherwise applicable per accident liability limit.

For aggregate limits other than three times the per accident limit, multiply the rates by the following factors:

1 x Accident Limit	0.950
2 x Accident Limit	0.980
5 x Accident Limit	1.030
7 x Accident Limit	1.050

Increased Limit Factors

<u>CSL</u>	<u>Factor</u>
\$50,000	1.000
\$75,000	1.123
\$80,000	1.141
\$100,000	1.206
\$200,000	1.434
\$250,000	1.507
\$300,000	1.565
\$500,000	1.727
\$750,000	1.861
\$1,000,000	1.956
\$2,000,000	2.151
\$2,500,000	2.212
\$5,000,000	2.412

The Aggregate Limit is three times the Accident Limit.